

UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF NORTH CAROLINA  
DURHAM DIVISION

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In Re:

**Martha Jane Degarmo**

Case No. 07-81668

Chapter 13

Social Security No. xxx-xx-3735

Address: Post Office Box 1713, Carthage, NC 28327-

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Debtor

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**VERIFIED OBJECTION TO CLAIM**

**NOW COMES** the Debtor above-named, through counsel, pursuant to 11 U.S.C. §502 and Bankruptcy Rule 3007, who respectfully objects to the proof of claim filed by the creditor KEY BANK NATIONAL ASSOCIATION and dated February 19, 2008, for the following reasons:

Upon information and belief the Debtor did not owe KeyBank more than \$2,200.00 at the time of filing

**WHEREFORE**, the Debtor prays that the Court enter an Order reducing the claim accordingly .

Dated: 12/16/09

**LAW OFFICES OF JOHN T. ORCUTT, P.C.**

/s Edward Boltz

Edward Boltz

N.C. State Bar No. 23003

6616-203 Six Forks Road

Raleigh, N.C. 27615

(919) 847-9750

claimomd.wpt (rev. September 2, 2009)

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**CERTIFICATE OF SERVICE**

I, Renee Nolte, certify under penalty of perjury that I am, and at all times hereinafter mentioned was, more than eighteen (18) years of age and that on 12/16/09. I served copies of the foregoing **OBJECTION TO CLAIM** electronically or, when unable, by regular first-class U.S. mail, addressed to the following parties:

KEY BANK NATIONAL ASSOCIATION

**Attn: Managing Agent**

Post Office Box 94968

Cleveland, OH 44101-

U.S. Bankruptcy Administrator

Richard M. Hutson, II

Chapter 13 Trustee

/s Renee Nolte

Renee Nolte

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**VERIFICATION**

Martha Jane DeGarmo, the Debtor herein, declares under penalty of perjury that the factual allegations set forth in the foregoing Objection to Claim are true and correct, to the best of said Debtor's knowledge, information and belief.

Dated: December 16, 2009

/s/Martha Jane Degarmo

Martha Jane DeGarmo, Debtor